

**IN THE SPECIFICATION:**

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After the Title and before the heading "BACKGROUND OF THE INVENTION," please insert the following heading and paragraph:

**"CROSS-REFERENCE TO RELATED APPLICATIONS"**

This application is a Divisional application of Application Serial No. 10/005,355, filed December 7, 2001, the entire disclosure of which is hereby incorporated by reference.

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Please replace the second paragraph beginning on line 24 and bridging page 14 with the following new paragraph:

It is also acceptable that dry etching is performed by changing the previously used etching gas into a gas for etching the titanium oxide. However, it is more preferable that the titanium oxide film 103 is removed by wet etching in order to prevent damage to the substrate. In this step, the titanium oxide film 103 has been etched with a mixed solution of hydrofluoric acid, nitric acid, and acetic acid, resulting in the structure shown in FIG. 1C. Incidentally, ~~our~~our study proves as follows. Namely, when the metal oxide film has been crystallized, the wet etching rate becomes extremely low. Therefore, the film is formed in amorphous state at the time of film deposition as described above. Then, after the formation of the structure of FIG. 1C, the deposited film is crystallized by a heat treatment. This process is easier from the viewpoint of the process. Subsequently, a thin silicon dioxide film 106 has been formed by a CVD process (FIG. 1D).